

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT N. BENNETT

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-21772

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 26, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/08/2020 and confirmed on 9/2/20 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		74,384.13
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		74,384.13

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,953.76	
Trustee Fee	3,794.19	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,747.95

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF NEW YORK MELLON -TRUSTEE Acct: 5390	0.00	43,920.45	0.00	43,920.45
	BANK OF NEW YORK MELLON -TRUSTEE Acct: 5390	18,057.25	18,057.25	0.00	18,057.25
	CAPITAL ONE AUTO FINANCE - DIV CAPI Acct: 6193	0.00	0.00	0.00	0.00
					61,977.70

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	ROBERT N. BENNETT Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG PC Acct:	3,400.00	3,400.00	0.00	0.00
	STEIDL & STEINBERG PC Acct: XXXXXXXXXXXXXXXXXXXXXXXX8/25	2,553.76	2,553.76	0.00	0.00
	CHRISTINE BENNETT Acct:	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured					
	BANK OF AMERICA Acct: 2643	0.00	0.00	0.00	0.00
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 9740	12,118.88	1,415.24	0.00	1,415.24
	PNC BANK NA Acct: 8973	10,588.77	1,236.56	0.00	1,236.56
	CHASE CARD SERVICES** Acct: 1426	0.00	0.00	0.00	0.00
	CHRYSLER CAPITAL Acct:	0.00	0.00	0.00	0.00
	JEFFERSON HOSPITAL++ Acct: 8100	0.00	0.00	0.00	0.00
	UALU 354 FCU	0.00	0.00	0.00	0.00

20-21772

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	UALU 354 FCU	0.00	0.00	0.00	0.00
Acct:					
	UPMC HEALTH SERVICES	0.00	0.00	0.00	0.00
Acct:					
	PNC BANK NA	0.00	0.00	0.00	0.00
Acct: 8973					
	VERIZON BY AMERICAN INFOSOURCE A	57.21	6.68	0.00	6.68
Acct: 0001					
	BLATT HASENMILLER LEIBSKER & MOOF	0.00	0.00	0.00	0.00
Acct:					
	HAYT HAYT & LANDAU LLC	0.00	0.00	0.00	0.00
Acct:					
	APOTHAKE SCIAN PC	0.00	0.00	0.00	0.00
Acct:					
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
Acct:					
	CREDITOR INFORMATION MISSING OR V	0.00	0.00	0.00	0.00
Acct:					
	AIS PORTFOLIO SERVICES (AMERICAN II	0.00	0.00	0.00	0.00
Acct:					
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
Acct:					
	PADGETT LAW GROUP	0.00	0.00	0.00	0.00
Acct:					
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
Acct:					
	WILLIAM CRAIG ESQ++	0.00	0.00	0.00	0.00
Acct:					
					2,658.48

TOTAL PAID TO CREDITORS

64,636.18

TOTAL CLAIMED

PRIORITY 0.00

SECURED 18,057.25

UNSECURED 22,764.86

Date: 08/26/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

ROBERT N. BENNETT

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-21772

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Robert N. Bennett
Debtor

Case No. 20-21772-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 27, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2025:

Recip ID	Recipient Name and Address
db	+ Robert N. Bennett, 137 Branthoover Street, Belle Vernon, PA 15012-2407
15251480	+ Bank of America, c/o BLATT HASENMILLER LIEBSKER, 1835 MARKET STREET SUITE 501, ATTN: NATHALIE PAUL, ESQUIRE, Philadelphia, PA 19103-2933
15251481	Bank of America, C/O HAYT HAYT & LANDAU, 123 S BROAD STREET SUITE 1660, ATTN: ARTHUR LASHIN, eSQUIRE, Philadelphia, PA 19109-1003
15251483	Calvalry SPV I, LLC, c/o Apothaker & Associates, PC, Attn: David Apothaker, Esquire, Mount Laurel, NJ 08054
15251488	+ Christine L. Bennett, 115 Vernon Drive, West Newton, PA 15089-1135
15251490	Jefferson Hospital, PO Box 643054, Pittsburgh, PA 15264-3054
15251491	Jefferson Hospital, PO Box 3475, Toledo, OH 43607-0475
15251492	+ Michael McKeever, Esquire, KML Law Group, 701 Market St #5000, Mellon Independence Center, Philadelphia, PA 19106-1541
15251495	PNC Bank, PO Box 31080, Pittsburgh, PA 15230
15251499	UALU 354 Federal Credit Union, 271 Armbrust Road, Youngwood, PA 15697
15251497	+ UALU 354 Federal Credit Union, PO Box 1, Youngwood, PA 15697-0001

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 28 2025 00:56:39	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15251479	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 28 2025 00:42:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15251482	+ Email/Text: mortgagebkcorrespondence@bofa.com	Aug 28 2025 00:42:00	Bank of America, 100 N Tryon Street, Charlotte, NC 28202-4036
15251484	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 28 2025 00:45:12	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15254084	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 28 2025 00:45:31	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15251486	+ Email/Text: bankruptcy@cavps.com	Aug 28 2025 00:43:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15251487	+ Email/PDF: ais.chase.ebn@aisinfo.com	Aug 28 2025 00:45:35	Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
15251489	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 28 2025 00:43:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
15251494	Email/Text: Bankruptcy.Notices@pnc.com	Aug 28 2025 00:42:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15270153	Email/Text: Bankruptcy.Notices@pnc.com	Aug 28 2025 00:42:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101

District/off: 0315-2

User: auto

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Date Rcvd: Aug 27, 2025

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15277893	+ Email/Text: mtgbk@shellpointmtg.com	Aug 28 2025 00:42:00	THE BANK OF NEW YORK MELLON, 55 Beattie Place, Suite 100 MS 561, Greenville, SC 29601-2137
15251496	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 28 2025 00:42:00	THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC, 4425 Ponce DeLeon Boulevard, Coral Gables, FL 33146-1837
15251500	Email/Text: BNCnotices@dcmsservices.com	Aug 28 2025 00:42:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15275226	Email/PDF: ebn_ais@aisinfo.com	Aug 28 2025 00:56:39	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
TOTAL: 14			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
15251485	*+	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15252406	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15277895	*+	THE BANK OF NEW YORK MELLON, 55 Beattie Place, Suite 100 MS 561, Greenville SC 29601-2137
15251498	*+	UALU 354 Federal Credit Union, PO Box 1, Youngwood, PA 15697-0001
15251493	##+	Morton and Craig LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125

TOTAL: 3 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2025 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor PNC Bank National Association amps@manleydeas.com
Christopher M. Frye	on behalf of Debtor Robert N. Bennett chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Christopher M. Frye	on behalf of Plaintiff Robert N. Bennett chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Denise Carlon	

District/off: 0315-2

User: auto

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on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-3CB, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2005-3CB dcarlon@kmlawgroup.com

Joshua I. Goldman

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-3CB, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2005-3CB josh.goldman@padgettlawgroup.com,
bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7